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**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY (NEWARK)**

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SELENA ANDREWS,  
Plaintiff,

CASE NO: 2:24-cv-08047

vs.

EQUIFAX INFORMATION SERVICES LLC;  
EXPERIAN INFORMATION SOLUTIONS,  
INC.; and TRANS UNION LLC;  
Defendants.

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**DEFENDANT TRANS UNION, LLC’S ANSWER AND DEFENSES  
TO PLAINTIFF’S COMPLAINT**

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Defendant Trans Union LLC (“Trans Union”), by counsel, responds to Plaintiff’s Complaint (the “Complaint”) as follows. The paragraph numbers below correspond to the paragraphs contained in the Complaint to the extent possible:

**INTRODUCTION**

1. Trans Union admits only that Plaintiff has asserted claims pursuant to the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* (“FCRA”). Trans Union denies the remaining allegations contained within this paragraph.

2. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

3. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

4. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

### **JURISDICTION AND VENUE**

5. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

6. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

7. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

### **PARTIES**

7. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

8. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

9. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

10. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

11. Trans Union admits that it is a Delaware limited liability company with its principal place of business in Chicago, Illinois. Trans Union admits that it is a “consumer reporting agency” as that term is defined by the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* Trans Union also admits that it assembles consumer credit information for the purpose of furnishing consumer reports to third parties. Trans Union states that the remaining allegations of this paragraph are legal conclusions and, so stating, denies them.

12. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are considered denied or avoided under Rule 8(b)(6).

13. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are considered denied or avoided under Rule 8(b)(6).

### **FACTS**

13. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are considered denied or avoided under Rule 8(b)(6).

14. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are considered denied or avoided under Rule 8(b)(6).

15. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are considered denied or avoided under Rule 8(b)(6).

16. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

17. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

18. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

**The Dispute Method of Correcting False/Incomplete Information Under The FCRA**

19. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

20. Because of the vague and generalized nature of the allegations, Trans Union is without knowledge or information sufficient to form a belief as to the truth of the allegations contained in this paragraph and, therefore, denies them.

21. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

22. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

23. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

24. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

**The Accounts at Issue**

25. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect

of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations which has the effect of a denial under Rule 8(b)(5).

26. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations which has the effect of a denial under Rule 8(b)(5).

27. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations which has the effect of a denial under Rule 8(b)(5).

**Plaintiff Disputed Errors**  
**But The False/Incomplete Information**  
**On The Accounts Were Not Corrected Or Deleted**

28. Trans Union admits that it received a dispute letter purportedly from Plaintiff in or around December 2023. Trans Union states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

29. Trans Union admits that it received a dispute letter purportedly from Plaintiff in or around December 2023. Trans Union states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as

stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

30. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

31. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

32. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

33. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

34. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

#### **Equifax Dispute and Dispute Results**

35. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

36. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

37. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

38. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

39. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

40. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

41. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

42. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

43. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

44. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

45. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

46. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

47. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

48. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

49. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

50. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

51. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

52. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

**Experian Dispute and Dispute Results**

53. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

54. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

55. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

56. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

57. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).



58. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

59. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

60. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

61. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

62. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

63. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

64. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

65. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

66. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

67. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

68. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

69. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

70. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

**Trans Union Dispute and Dispute Results**

71. Trans Union admits that it received a dispute letter purportedly from Plaintiff in or around December 2023. Trans Union states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

72. Trans Union admits that it received a dispute letter purportedly from Plaintiff in or around December 2023. Trans Union states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

73. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

74. Trans Union admits that as part of its reinvestigation of Plaintiff's dispute, Trans Union contacted the furnishers of the disputed information via automated consumer dispute ("ACDV") forms. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

75. Trans Union denies the allegations contained in this paragraph.

76. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

77. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

78. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

79. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

80. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

81. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5). Trans Unions further states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated.

82. Trans Union admits that in response to the ACDV forms the furnishers of the disputed information largely verified the accuracy of the information being reported, but Trans Union denies the allegation that its verification as “unlawful[.]”

83. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

84. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

85. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

86. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

87. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

88. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

89. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated.

Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

**Defendants Investigations Violated the FCRA As Each Investigation Was Conducted Negligently And Intentionally Or Recklessly or In Wanton Disregard Of Plaintiff And The FCRA**

90. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

91. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

92. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

93. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

94. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

95. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

96. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

97. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

98. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

99. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

100. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

101. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

102. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

103. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

104. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

105. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

106. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

107. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

108. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

109. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

110. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

111. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

112. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect



of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

**Equifax, Experian, and Trans Union - Refused to Provide Plaintiff With Her Full File Disclosure As Required By Section 1681g of the FCRA**

113. Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of these allegations, which has the effect of a denial under Rule 8(b)(5).

114. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

115. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

**Damages Suffered by Plaintiff Because of The Actions of All Defendants**

116. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

117. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient

to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

118. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

119. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

**CAUSES OF ACTION  
COUNT I  
VIOLATIONS OF THE FAIR CREDIT REPORTING ACT  
15 U.S.C. § 1681e(b)  
(Equifax, Experian and Trans Union)**

120. Trans Union restates and incorporates its responses to paragraphs 1 through 119 above as though fully stated herein.

121. Trans Union admits that it is a “consumer reporting agency” as that term is defined by the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* Trans Union also admits that it assembles consumer credit information for the purpose of furnishing consumer reports to third parties. Trans Union states that the remaining allegations of this paragraph are legal conclusions and, so stating, denies them.

122. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

123. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

124. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5). Trans Union states that it lacks knowledge or information sufficient to form a belief about the truth of the remaining allegations, which has the effect of a denial under Rule 8(b)(5).

125. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

126. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated. Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

127. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

128. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5).

129. Trans Union states that it lacks knowledge or information at this time sufficient to form a belief about the truth of these allegations as they apply to Trans Union, which has the effect of a denial under Rule 8(b)(5).

130. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

131. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

132. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

133. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

134. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

135. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

136. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

**COUNT II**  
**VIOLATIONS OF THE FAIR CREDIT REPORTING ACT**  
**15 U.S.C. § 1681g**  
**(Equifax, Experian, and Trans Union)**

137. Trans Union restates and incorporates its responses to paragraphs 1 through 136 above as though fully stated herein.

138. Trans Union admits that it is a “consumer reporting agency” as that term is defined by the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* Trans Union also admits that it assembles consumer credit information for the purpose of furnishing consumer reports to third parties. Trans Union states that the remaining allegations of this paragraph are legal conclusions and, so stating, denies them.

139. Trans Unions states that the referenced letter speaks for itself and to the extent the allegations misquote or mischaracterize the letter, Trans Union denies the allegations as stated.

Trans Union is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in this paragraph and, therefore, denies same.

140. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

141. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

142. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

143. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

144. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

145. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response

from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

146. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

**COUNT III**  
**VIOLATIONS OF THE FAIR CREDIT REPORTING ACT**  
**15 U.S.C. § 1681i**  
**(Equifax, Experian, and Trans Union)**

147. Trans Union restates and incorporates its responses to paragraphs 1 through 146 above as though fully stated herein.

148. Trans Union admits that it is a “consumer reporting agency” as that term is defined by the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* Trans Union also admits that it assembles consumer credit information for the purpose of furnishing consumer reports to third parties. Trans Union states that the remaining allegations of this paragraph are legal conclusions and, so stating, denies them.

149. Trans Union states that the allegations of this paragraph are legal conclusions and, so stating, denies them.

150. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

151. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response

from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

152. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

153. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

154. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

155. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

156. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).



157. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

158. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

159. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

**COUNT IV  
VIOLATIONS OF THE NEW JERSEY FAIR CREDIT REPORTING ACT  
(Equifax, Experian and Trans Union)**

160. Trans Union restates and incorporates its responses to paragraphs 1 through 159 above as though fully stated herein.

161. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

162. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

163. Trans Union denies the allegations of this paragraph as they apply to Trans Union. Trans Union denies that the remaining statements contained in this paragraph require a response from Trans Union as they do not constitute allegations asserted against it, pursuant to Rule 8(b)(1)(B), and thus are denied or avoided under Rule 8(b)(6).

#### **AFFIRMATIVE DEFENSES**

1. Plaintiff has failed to state a claim against Trans Union upon which relief may be granted.
2. Trans Union's reports concerning Plaintiff were true or substantially true.
3. Trans Union has at all times followed reasonable procedures to assure maximum possible accuracy of its credit reports concerning Plaintiff.
4. Plaintiff's claims are barred, in whole or in part, by 15 U.S.C. §§ 1681h(e) and/or 1681t.
5. At all relevant times, Trans Union acted within the absolute and qualified privileges afforded it under the FCRA, the United States Constitution, applicable State Constitutions and the common law.
6. Plaintiff has failed to take reasonable steps to mitigate its damages, if any.
7. Plaintiff's damages are the result of acts or omissions committed by Plaintiff.
8. Plaintiff's damages are the result of acts or omissions committed by the other parties over whom Trans Union has no responsibility or control.
9. Any claim for exemplary or punitive damages asserted by Plaintiff violates Trans Union's rights under the Due Process and Excessive Fines clauses of the Fifth, Sixth, Eighth and Fourteenth Amendments to the United States Constitution and the analogous provisions of

applicable State Constitutions and under the First Amendment of the United States Constitution and the analogous provisions of applicable State Constitutions.

10. Trans Union reserves the right to assert additional defenses as may become apparent through additional investigation and discovery.

WHEREFORE, Defendant Trans Union LLC, by counsel, denies that Plaintiff is entitled to judgment or to any of the relief sought, and respectfully requests that judgment be entered in its favor and against Plaintiff on all counts set forth in the Complaint, and that Trans Union LLC, be awarded its costs incurred in defending this action, along with such other relief as this Court deems equitable and just.

Date: August 2, 2024

**BUCHANAN INGERSOLL & ROONEY PC**

*/s/ Jacqueline M. Weyand*

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Jacqueline M. Weyand, Esq. (NJ ID  
001572011)

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jacqueline.veyand@bipc.com

*Counsel for Defendant Trans Union, LLC*

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true copy of the foregoing has been filed electronically on the **2nd day of August 2024**. Notice of this filing will be sent to the following parties by operation of the Court's electronic filing system. Parties may access this filing through the Court's electronic filing.

<b><u>Ryan Gentile, Esq.</u></b> rlg@lawgmj.com	
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The undersigned further certifies that a true copy of the foregoing was served on the following parties via First Class, U.S. Mail, postage prepaid, on the **2nd day of August 2024** properly addressed as follows:

None.	
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*/s/ Jacqueline M. Weyand*  
Counsel for Defendant Trans Union LLC